

St Agnes Parish

Neighbourhood Development Plan



Analysis of the Housing Need Survey

August 2016

Produced by St Agnes Parish NDP in conjunction with
Cornwall Council.

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St Agnes Neighbourhood Development Plan

Housing Needs Survey.

Executive summary.

The survey was distributed between 2nd May and 7th June 2016 and respondents were invited to complete the survey on line or to complete a paper copy.

The decision to enable hand written completion was in response to our understanding that many people would not complete an on line survey.

1045 households completed the survey and around two thirds completed hard copies a return rate of **27%** this compares to a Cornwall return rate of between 12 and 15%. This justifies the effort involved in distributing paper copies.

The Principal Development Officer of the Affordable Housing Team, Cornwall Council states; *"The information provided a wealth of useful data on the extant housing need in the parish. The Affordable Housing Team considers this to be a **statistically significant survey** and it is recommended that the conclusions drawn from the analysis be used to inform both the parish council and the Local Planning Authority regards housing need in the parish"*.

Key findings from survey

The survey has been completed by a diverse cross-section of the local community. The fact that the survey has attracted such a good response rate from the younger age groups is indicative of the pressing needs faced by young people in both St Agnes and Cornwall as a whole.

The Parish has a high level of home ownership with a stable increasingly elderly population who do not intend to move out of the Parish.

Though there is a high level of contentment with properties but there is also demand for change and adaption with significant numbers intending to seek smaller more supportive or adapted properties.

116 respondents are in need of affordable housing and having a local connection through living in the parish for more than 3 years.

The most significant figure generated is the 83 households that said they were in housing need, but indicated that they were not registered with either HomeChoice, or Help to Buy South West.

These are the 'hidden households' that surveys of this type are designed to identify.

The provision of additional affordable rented housing in the Parish is important to the wider sustainability of the community, to prevent local people from having to move away.

A significant number of households are looking to buy an affordable home and have an income and deposit that could support such a purchase.

There is urgency in respondents need to move home, with 77% stating that they would need to move within 3 years.

Introduction

1. Location and geographic extent of survey

St Agnes Parish lies on the north coast of Cornwall, although rural in nature, the parish is generally considered sustainable. Along with a number of smaller hamlets the parish is made up of five principle villages, Blackwater, Mithian, Mount Hawke, Porthtowan and St Agnes. Facilities within the Parish include primary schools, pubs, restaurants, shops, industrial units and key tourist facilities. There are also a number of employment opportunities, and the parish is within close proximity to secondary schools and supermarkets in the larger neighbouring settlements.

2. Survey methodology

The survey was undertaken by the Affordable Housing Team at Cornwall Council, in partnership with St Agnes Parish Neighbourhood Plan Group. It ran for 6 weeks from Monday 2 May through to 7 June 2016. Households received a paper copy of the questionnaire inviting them to complete the online questionnaire or return the paper copy of the survey to locations across the Parish. The majority preferred to complete the paper copy which was then inputted using the online tool, Netigate.

3. Survey structure

The NDP steering group wished to gather general housing information as well as specific information regarding Housing Need. The survey was therefore designed in two parts. The first part, the general survey was designed by members of the NDP focus group. The second part, designed by Cornwall Council focused on housing need. In accordance with Cornwall Council standard procedures, the survey asked a number of additional questions relating to equalities monitoring. These are only for Council-use, and have no bearing upon the outcome of this survey. As a result, analysis of these will not be reported specifically here.

The survey format was generally in accordance with the Council's model questionnaire with the inclusion of an additional number of questions at the request of the NDP Group. The parish council and NDP Group were given an opportunity to comment on the questions within the survey, and their suggestions were incorporated (where possible) within the final version. Topics within the survey included:

- Whether the respondent was in need of affordable housing; Whether they were currently living in the Parish
- The composition of a respondent's household;
- The type and tenure of their current home, as well as the length of time they had been living in the property;
- Whether their home included any special adaptations;
- Whether any members of the household have had to leave the parish;
- The type of connection the household had with the parish;
- How urgently the household needed to move, and why;
- Where the household would like to live, and the type of property required;
- Whether the respondent is already registered with either HomeChoice or Help to Buy South West;
- General equalities monitoring questions.

4. Survey purpose

St Agnes is currently preparing a Neighbourhood Development Plan, which will provide the evidence to set out local planning policies for St Agnes Parish, including the villages of Blackwater, Mount Hawke, Mithian, Porthtowan and St Agnes. In preparing this plan it is very important to understand what housing is required to meet the local needs of the communities over the next 15 years.

Part 1 General housing circumstances Survey data

This was covered by questions 1 to 12. Question 13 invited respondents to comment further.

5. Main home

97.5% of respondents (912) stated that their home was their main home.

6. Affordable homes

55 respondents stated that they require an affordable home.

7. Second homes

20 respondents considered the property to be their second home of which 12 stated that they were considering moving here permanently

8. Where do you live

Nearly 60% (534 respondents) came from St Agnes, with nearly 22% (201) from Mount Hawke, 10% (97) from Porthtowan and 5% (48) each from Mithian and Blackwater. The result is a reflection of population profile of the settlements in the Parish. Current population by ward and settlement is difficult to find but using 2013 electoral role statistics (which does exclude most under 18s) it suggests our survey has a St Agnes bias, 44% of the electorate live in the ward and 60% of our respondents live in St Agnes. The other wards are correspondently slightly under represented in the survey.

9. Length of stay

We have a relatively settled population 57% (534 respondents) have lived here for more than 10 years. But nearly 18% (163) have arrived within the last 3 years. This is probably a reflection of the number of new properties built in the Parish over recent years. But as nearly 73% (686 respondents) have lived here for more than 5 years is also suggests that once here people stay.

10. Home ownership

87% (802 respondents) own (or mortgaged) their own home. Renting from the council or housing association account for less than 3.5%. With nearly 6.5% in long term private rental. This compares to a national home ownership rate (2014) of around 65% and a Cornwall rate of 70% (2011 census).

Our homes for rent, around 10% (private or social), are considerably less than that of the County 30%

11. Type of House

Nearly 70% of respondents (623) live in either detached houses or bungalows.

12. How many bedrooms

Most 40% (369 properties) have 3 bedrooms and nearly 70% in total have more than 3. Less than 5% have 1 and nearly 27% have 2 bedrooms

13. Working from home

Nearly 18% of respondents (161) work from home 58 of those full time.

14. Does your home cater for your needs?

The large majority of respondents nearly 90% (671) are content with the home they live in, in relation to space, location and condition. But when asked if they planned to adapt their home to meet their needs 179 respondents said they were.

We asked if respondents would wish to move house in the next 15 years. Over 80% said no. But 150 respondents stated they would like to move to a smaller home. 132 said they would like to move to a property more suitable for an elderly person and 82 people identified a need for adapted properties suitable for wheel chair access. 92% wish to stay within the Parish.

15. Household composition

Nearly half (969) of the respondents are aged over 55 and nearly 12% are over 75 living alone. Given that we have a relatively settled population we need to consider the implications for homes suitable for smaller elderly households.

16. Further comments

In question 13 we gave respondents the opportunity to comment further. In total 172 did so. Their comments can be grouped around a number of themes.

Table 1 Comment themes

Lack of suitable homes for elderly and/or disabled	34
Concerns re. Infrastructure, ie. Roads, transport, parking, services,	27
Concerns re. Disproportionate number of large and unaffordable homes	9
Concerns re. Poor quality of both old and new housing stock	5
Comments on need for affordable homes	54
Opposition to all new development	28
Opposition to second homes	27

17. Key findings part 1 general housing survey

- The Parish has a high level of home ownership with a stable increasingly elderly population who do not intend to move out of the Parish.
- The housing stock is mostly 3 bedroom or more.
- Though there is a high level of contentment with properties but there is also demand for change and adaption with significant numbers intending to seek smaller more supportive or adapted properties.
- The availability of homes to rent is significantly less than the county average.

Part 2 Housing Need survey

18. Introduction and context

Cornwall Council generally determines local housing need at parish level through statistics generated by the Cornwall HomeChoice register. This is a comprehensive database, operated by the Council, of all those households that are seeking an affordable rented home in Cornwall.

In some circumstances (particularly in rural areas), it can be useful for the Affordable Housing Team to supplement its existing HomeChoice data with additional information from a localised Housing Need Survey. Housing Need Surveys provide a wealth of additional information from households within a specific area, on important issues such as the level of support for a proposed development. They can also provide further detail on the types of homes required by local people (both market and affordable), and are particularly useful in highlighting additional 'hidden' housing need that hasn't been identified through the HomeChoice database.

Housing Need Surveys are therefore a useful 'snapshot' of the local need situation at a given point in time, and can complement the existing housing need information held by the Council. They are generally undertaken by the Affordable Housing Team, for the benefit of the Local Planning Authority. However, they can also be a useful tool for parish councils and Neighbourhood Plan groups in assessing their housing needs and priorities.

However, a Housing Need Survey's accuracy and relevance will reduce substantially over time as, unlike the HomeChoice and Help to Buy South West Registers, they are not updated when households' circumstances change. Consequently, the Affordable Housing Team considers them useful in specific circumstances where additional information is required on the type and scale of housing required in an area. However, this is in circumstances where they complement the existing housing need data, or provide additional qualitative information; they should not replace information from HomeChoice and parish councils should always request up to date housing need information from the Affordable Housing Team, rather than rely on an historic Housing Need Survey.

19. Current Housing Need Information

Registered need on Cornwall HomeChoice

Cornwall HomeChoice indicated that 323 households with a local connection to St Agnes are principally seeking affordable rented housing. Of this, 184 stated a first choice preference for living in the Parish, though it should be noted that householder preference can change with time and circumstance including the availability of new affordable homes in an area.

A breakdown of the local housing need profile is provided in Figure 1 below, which has been separated by bedroom requirements and priority need banding:

Table 2 – Summary of HomeChoice register

Local Connection Parish	Band	Council Minimum Bedroom Need								Total
		1	2	3	4	5	6	7	8	
St Agnes	Band A	1	1	0	0	0	0	0	0	2
St Agnes	Band B	16	9	5	2	0	0	0	0	32
St Agnes	Band C	25	15	16	4	1	0	0	0	71
St Agnes	Band D	29	12	0	0	0	0	0	0	41
St Agnes	Band E	95	64	17	1	0	0	0	0	177
St Agnes	Total of Band	176	101	38	7	1	0	0	0	323

20. Households registered with Help to Buy South West

The Help to Buy South West register identified 31 households that were seeking to buy an affordable home in the parish.

However, this only accounts for those households that indicated that they either live or work in the parish on their application form. Help to Buy South West do not routinely keep data on ex-residency or family connections as households seeking to buy an affordable home generally understand that they may need to move to other areas in order to secure a property (as fewer affordable sale homes are provided). As a result, the above figure is likely to underestimate the total local need for affordable sale homes if a comparable local connection definition were to be used in both circumstances.

21. Survey Data

Summary of survey response rate

At the closing point of the survey following the electronic inputting of returned paper copies of the questionnaire, the Affordable Housing Team recorded **1045** responses to the Housing Need Survey. This is equal to an overall response rate of **27%**.

The information provided a wealth of useful data on the extant housing need in the parish. The Affordable Housing Team considers this to be a statistically significant survey and it is recommended that the conclusions drawn from the analysis be used to inform both the parish council and the Local Planning Authority regards housing need in the parish.

22. Analysis of sample

Of the **1045** responses, **980** were recorded as 'complete'. The remainder of this report therefore focuses on the **980** households that provided a complete response.

23. Households in 'housing need'

This was covered by questions 14 to 36.

24. Current housing circumstance

Respondents were asked whether they owned or rented their current home, of note:

- **43%** Living with friends or family
- **40%** Private rented

25. Local connection

These questions asked respondents to identify the type of local connections that they had to the parish. Options include: current residence; employment; ex-residency; or, close family connection. However, it should be noted that respondents may have multiple local connections to a parish.

The survey outlined that:

87% of respondents are already resident in the parish, of which **87%** had lived in the parish for more than 3 years;

87% of respondents were employed in the parish, **79%** of which having had this employment for at least 3-years; and,

86% of respondents had family living in parish. Of this, **84%** had families that had lived in the parish for more than 6-years. The most common family connections were through a respondent's son (**32%**) or daughter (**28%**).

26. Reasons why a move is required

Respondents were able to select all reasons that applied to them. The most common answers were:

- **24%** of households need a more affordable home (i.e. they can't afford their current property in the long-term);
- **27%** of households indicated that they would like to purchase a home;
- **37%** households were looking to move out from living with family or friends to improve their independence;
- **25%** households stated their current home is too small

27. How quickly households need to move home

78% of respondents need to move home within three years

28. Where households would like to live:-

- **10** respondents stated **Blackwater**
- **11** respondents stated **Mithian**
- **28** respondents stated **Mount Hawke**
- **27** respondents stated **Porthtowan**
- **78** respondents stated **St Agnes**
- **58** respondents stated **anywhere in the parish**
- **16** respondents stated **outside of the parish**

Blackwater – Mithian – Mount Hawke – Porthtowan – St Agnes

29. Tenure Type Preferences

The following trends were noted (multiple responses allowed):

- **54** households indicated that shared ownership would most suit their needs;
- **67** households indicated that they would prefer affordable rented housing;
- **57** households were looking for discounted sale housing
- **33** households would consider purchasing on the open market
- **25** households were looking to rent privately

30. Property size

25% of respondents require a 1-bedroom home; **40%** require a 2-bedroom home; **27%** require a 3-bedroom home; **9%** require a 4-bedroom home, and **1%** require a property of 5 or more bedrooms.

31. Specific house types required

92% of respondents do not require any form of adapted property.

32. Affordable homeownership prices

Respondents are asked to state how much they could afford for housing in the parish of the 106 respondents who said they wish to purchase:

- **40%** could afford to buy **under £101,000**
- **23%** could afford to buy between **£101,000 – £125,000**

33. Deposits

Of those **106** households that would be interested in purchasing a home, **78%** of households had access to less than £11,000 for a deposit, with only **14%** of households able to raise a deposit (20% of purchase price) typically required to purchase a Discounted Sale Home.

34. Affordability of rental costs

97 households indicated that they would consider renting a home. The amount these households could afford on monthly rent is outlined in Figure 5 below:

35. Table 3 - rental affordability

Answer Choices	Number
Do not wish to rent	31
Less than £400 pcm	20
£401 - £500 pcm	31
£501 - £600 pcm	23
£601 - £700 pcm	9
£701 - £800 pcm	11
£801+ pcm	3
Total	128

36. Are households registered for affordable housing

34 respondents were already registered with either HomeChoice or Help to Buy South West or both, with 83 respondents not registered with either agency. Consequently the Housing Need Survey has identified 83 'hidden households' that are not counted within the current registered housing need information.

Conclusions and recommendations part 2

37. Summary of survey response

Taking into consideration the breadth of the survey, in addition to the range of responses received, the Affordable Housing Team considers that it presents a statistically significant set of data with an overall response rate of 27%.

The survey has been completed by a diverse cross-section of the local community, including young couples, single people, families and older persons. The fact that the survey has attracted such a good response rate from the younger age groups is indicative of the pressing needs faced by young people in both St Agnes and Cornwall as a whole.

38. Key statistical findings

The survey has demonstrated that a number respondents are in need of affordable housing with 116 respondents alone being in need and having a local connection through living in the parish for more than 3 years. As outlined in Figure 1 the

Blackwater – Mithian – Mount Hawke – Porthtowan – St Agnes

HomeChoice Register demonstrates a high need for affordable rented housing; however it is common for only a proportion of these households to respond to surveys of this type. Principally, this is because households often misinterpret the requirement to respond and consider that as they are already registered with HomeChoice, they do not need to complete an additional survey questionnaire.

However, the most significant figure generated is the 83 households that they were in housing need, but indicated that they were not registered with either HomeChoice, or Help to Buy South West. These are the 'hidden households' that surveys of this type are designed to identify. Overall, the majority of households are looking for a 2-bedroom property, but there is also a strong need for 3 and 1 bedroom homes, which further indicates that it is mainly small to medium families that require affordable housing in the Parish.

The survey has demonstrated that the local need profile is greater than the HomeChoice and Help to Buy South West registers indicated alone. In line with the general housing need across Cornwall, the majority of households are looking for an affordable rented home especially when taking account of respondents ability to purchase against their preference for ownership. As a result, the provision of additional affordable rented housing in the Parish is important to the wider sustainability of the community, to prevent local people from having to move away.

However, the survey has also highlighted that a significant number of households are looking to buy an affordable home and have an income and deposit that could support such a purchase. The existing Help to Buy South West figures, in combination with the information generated by this survey has demonstrated that there is a justification for the provision of a good number of affordable homes for sale, as long as they are provided in the form of small- medium family-sized homes for shared ownership. Furthermore, the inclusion of affordable homes for sale will provide an important balance in any new development proposal and the evidence suggests that local households would support this tenure of property being provided in the Parish. It should be noted however, that some households' desire to purchase an affordable home may, in some circumstances, be aspirational as a considerable number of respondents indicated that they could afford to buy a maximum of £80,000, or had access to less than £5,000 for a deposit. Consequently, whilst the inclusion of shared ownership properties will be important, the majority of any new homes should be provided as affordable rented, in order to meet the local need.

There is urgency in respondents need to move home, with 77% stating that they would need to move within 3 years.

Acknowledgements

With thanks to Nick Marsden the Principal Development Officer and the Affordable Housing Team, Cornwall Council. Members of the housing focus group and steering group and especially the volunteers that stuffed envelopes and delivered the surveys.